EVENING LECTURES on ENGINEERING CONSTRUCTION. — For particulars, apply to CHARLES MANBY, Esq., Institution of Civil Engineers, 25, Great George-street; or to Mr. CLEGG, 11, Buckingham-street, Adelphi.

ESTABLISHMENT of ARTIZANS' DRAWING and MODELLING SCHOOLS.

To SAMUEL SMITH, Esq., Mayor of the Borough of Bradford.

SIR,—We, the undersigned, request you to convene a Public Meeting of Persons engaged in the Staple Manufactures of this District, and of the Inhabitants of this Borough generally, for the purpose of hearing and considering the views and explanatory statements of a deputation from the Council of the Society of Arts, Manufactures, and Commerce, with reference to a proposal of that Society to aid in the Establishment of ARTIZANS' DRAWING and MODELLING SCHOOLS.

Believing the objects of the Society to have a most important bearing upon the interests of the community over which you preside, and that the commercial prosperity of the whole district in which the Worsted Manufacture is carried on will be greatly promoted by the thorough and effectual carrying out of the main objects of the Meeting, your Requisitionists are desirous that they should receive the fullest co-operation and concurrence of the Public and the Authorities therein.

Bradford, 24th January, 1852.

Milligan, Forbes, and Co.	Scarf and Hanson
Titus Salt	Martin and Taylor
J. Read and Sons	Howain, Moon, and Co.
Wm. Peel and Co.	Pre Leo Schuster, Bro., and Co.
Russell, Douglas, and Co.	B. Ehrenburg
W. E. Forster	Craven and Harrop
Samuel Laycock	Joseph Farrar
George Rogers	John Rawson
William Rouse and Co.	John Dale
William Margetson	Henry F. Lockwood
Jacob Behrens	D. Abercrombie
Henry Brown	Schwann, Keil, and Co.
Walter Milligan and Son	Jeanins and Hargrave
Edward Kenion	M. Schonfeld
J. A. Vans	Milligan and Matthews
J. H. Byland	John Holdsworth and Co.
John Gordon	William Dewhirst and Co.
Samuel Bottomley	Speyer and Dellus
David J. Crebbin	John Ramsden and Co.
Edward Harland	Sutcliffe, Rawson, and Co.
J. and A. Cheesbrough	Whitehead, Goddard, and Co.
Thornton, Firth, and Co.	Wright and Tillotson
Mennie, Tetley, and Co.	John Athinson
John Douglas and Co.	John Milligan, Son, and Co.
George Anderson and Son	

In compliance with the above Requisition, I do hereby convene a PUBLIC MEETING, to be holden in the THEATRE of the MECHANICS' INSTITUTE, LEEDS-ROAD, BRADFORD, on MONDAY, the 2nd day of February next, at Three o'clock in the afternoon. And in order to enable the working classes to have the advantage of hearing the exposition of the Deputation of the Society of Arts, a SECOND, or ADJOURNED MEETING, will be held at the same place, at Seven o'clock in the evening of the same day. SAMUEL SMITH, Mayor.

Bradford, Jan. 27, 1852.

THE YORKSHIRE FIRE and LIFE INSURANCE COMPANY. Established at York, 1824, and empowered by Act of Parliament. Capital, 300,000l.

TRUSTEES.

Lord Wenlock, Escrick Park.
G. L. Thompson, Esq., Sheriff Hutton Park.
Robt. Swann, Esq., York.

BANKERS.—Messrs. Swann, Clough, and Co., York.
ACTUARY and SECRETARY.—Mr. W. L. Newman, York.

The attention of the public is particularly called to the terms of this Company for LIFE INSURANCES, and to the distinction which is made between male and female lives.

Extract from the Table of Premiums for Insuring 100l.

Age next birthday.	A MALE.	A FEMALE.	Age next Birthday.	A MALE.	A FEMALE.
	Whole Life Premiums			Whole Life Premiums.	
10	1 7 6	1 5 4	46	3 11 8	3 3 8
12	1 9 3	1 7 0	50	4 1 9	3 13 3
14	1 11 3	1 9 10	53	4 11 6	4 3 6
16	1 14 4	1 11 4	56	5 4 0	4 14 0
18	1 17 0	1 13 6	60	6 6 0	5 13 8
20	2 0 3	1 16 3	63	7 4 0	6 9 6
*20	2 5 0	1 19 8	66	8 0 0	7 10 0
23	2 6 6	2 1 10	70	10 6 4	9 7 8
26	2 13 0	2 6 4	73	11 16 9	11 2 6
30	2 19 9	2 12 0	76		13 1 9
43	3 9 3	3 17 2	80		15 15 10

* EXAMPLE.—A gentleman whose age does not exceed 30, may insure 1,000l., payable on his decease, for an annual payment of 25l. 10s.; and a lady of the same age can secure the same sum, for an annual payment of 19l. 17s. 6d.

Prospectuses, with the rates of premium for the intermediate ages, and every information, may be had at the Head Office in York, or of any of the Agents.

FIRE INSURANCES

are also effected by this Company, on the most moderate terms. Agents are wanted in those towns where no appointments have been made. Applications to be made to Mr. W. L. NEWMAN, Actuary and Secretary, York; or to

Mr. RICH. WOOD, Solicitor, 13, John-street, Bedford-row, Agent for London.

SPECIAL NOTICE.—To secure the advantage of this YEAR'S ENTRY, Proposals must be lodged at the Head Office, or at any of the Society's Agencies, ON OR BEFORE 1st MARCH.

THE SCOTTISH EQUITABLE LIFE ASSURANCE SOCIETY (Incorporated by Special Act of Parliament), is an institution peculiarly adapted to afford provisions for families. It is a purely Mutual Assurance Society. The whole profits are allocated every three years amongst policies of more than FIVE YEARS' duration. No part is, as in the case of a proprietary company, diverted from those who are assured and paid away to shareholders. The additions which have already been made to policies afford the clearest evidence of the prosperity of the Institution, and the great advantages derived by its members.

Since the Society was instituted in 1831, the additions to policies have been at the rate of two pounds per cent. per annum, not only on the sums assured, but also on all the additions accumulated from time to time, so that the bonus of two pounds per cent. declared at 1st March, 1850, was equal to about two pounds fourteen shillings per cent. per annum on the sums originally assured by the earlier policies.

The total additions to policies made at the preceding 1st March, 1838, amounted to Four Hundred and Fifty Thousand Six Hundred and Sixty-five Pounds.

EFFECT OF ADDITIONS.

On a policy for 1,000l., dated 1st March, 1838, 1,461l. 7s. 6d. will be payable if it become a claim during the current year, after payment of this year's premium. This is an addition of nearly 46 per cent. on the sum assured. Supposing such a policy to have been effected at the age of 30, the additions, if now applied in reduction of the future premium, would reduce the premium from 25l. 10s. 10d. to 9l. 18s. 8d., being 17s. 8d., or seven-eighths of a pound, per cent. only on the sum assured; and even this small payment would be reduced every three years during the subsistence of the policy, and may not only ultimately be extinguished, but leave further additions to be afterwards made to the policy.

The ADDITIONS or BONUSES may, in the option of the Assured, be applied thus:—

1. They may be added to the sum payable at death;
2. They may be commuted into a present payment; or,
3. They may be applied in reduction of the future premiums.

Amount assured	£2,000,000
Annual Revenue	120,000
Accumulated Fund	630,000

Tables of Rates and Form of Proposal may be had (free) on application at the Society's Office, 64a, Moorgate-street, City.

WILLIAM COOK, Agent.

*** Medical referees paid by the Society.

PROVISION FOR FAMILIES IN CASE OF DEATH; ENDOWMENTS FOR CHURCHES, CONVENTS, AND SCHOOLS, BY MEANS OF ASSURANCE.

THE CATHOLIC LAW and GENERAL LIFE ASSURANCE COMPANY, 4, New Coventry-street, Leicester-square, London; 16, Barbelot's-walk, Dublin; and 18, Rue Tronchet, Paris. Incorporated under 7 & 8 Vict. c. 110.

CAPITAL 500,000l.

This Company assures diseased as well as healthy lives for sums of from 5l. to 5,000l.

The annual income is nearly 4,000l.

Lives declined by other offices accepted at equitable rates.

Prospectuses, proposals, and every information furnished on application to the Actuary or Secretary.

WILLIAM HENRY ARCHER, Actuary.
WILLIAM NORRIS, Secretary.

LIFE ASSURANCE for the WORKING-CLASSES.

BRANCH OFFICE—8, EXETER 'CHANGE, WELLINGTON-STREET NORTH (opposite Waterloo-bridge), STRAND.

Open every Evening from Six till Eight o'clock.

Subscription for securing payment of 5l. and up to 50l. payable on death of subscriber, may be made upon the following terms, certified by the Actuary of the Company, W. H. Archer, Esq.:—

Weekly Contributions for payment of 5l. at death.

Healthy persons whose age on becoming subscribers shall be—

From 10 to 35 years, to pay one Penny per Week.		
— 35 to 45	—	Twopence —
— 45 to 53	—	Threepence —

Collectors call at the houses of Subscribers for these weekly subscriptions.

The rate of subscription will not increase as the contributor grows older, but the same weekly amount paid at the commencement will be continued throughout life.

Subscribers may make from one to ten subscriptions, so as to secure the sum of Five, Ten, Fifteen, Twenty, and so on up to Fifty Pounds.

N.B. No communications relative to the assurance of sums from 5l. to 50l. can be attended to unless addressed to Mr. JOHN MOLYNEUX, 8, Exeter 'Change, Wellington-street North, Strand.

PROVIDENT LIFE OFFICE, 50, Regent-street; City Branch: 8, Royal Exchange buildings.—Established 1806. Policy-holders' Capital, 1,192,818l. Annual Income, 130,000l. Bonuses declared, 743,000l. Claims paid since the establishment of the Office, 1,001,400l.

PRESIDENT.—The Right Honorable EARL GREY.

DIRECTORS.

The Rev. JAMES SHERMAN, Chairman.
HENRY BLENCOWE CHURCHILL, Esq., Deputy-Chairman

Henry R. Alexander, Esq.	William Ostler, Esq.
George Deare, Esq.	Apsley Pellatt, Esq.
William Judd, Esq.	George Round, Esq.
Sir Richard D. King, Bart.	Frederick Squire, Esq.
The Hon. Arthur Kinnaird.	William Henry Stone, Esq.
Thomas Maugham, Esq.	Capt. William John Williams.

J. A. Beaumont, Esq., Managing Director.

PHYSICIAN.—John Maclean, M.D., F.R.S., 18, Upper Montague-street, Montague-square.

Nineteen Twentieths of the Profits are divided among the Insured.

EXAMPLES OF THE EXTINCTION OF PREMIUMS BY THE SURRENDER OF BONUSES.

Date of Policy.	Sum Insured.	Original Premium.	Bonuses added subsequently, to be further increased annually.
	£.	£. s. d.	£. s. d.
1808	2,500	79 10 10 extinguished.	1,222 5 0
1811	1,000	33 19 9 ditto	331 17 8
1818	1,000	34 18 10 ditto	114 18 10

EXAMPLES OF BONUSES ADDED TO OTHER POLICIES.

Policy No.	Date.	Sum Insured.	Bonuses added.	Total with additions to be further increased.
		£	£. s. d.	£. s. d.
991	1807	500	993 18 1	1,993 18 1
1174	1810	1,000	1,160 3 6	2,160 3 6
1201	1820	3,000	3,556 17 8	6,556 17 8

NATIONAL ASSURANCE AND INVESTMENT ASSOCIATION.

7, St. Martin's-place, Trafalgar-square, London; and 26, Pall-mall, Manchester.

Established May, 1844.

INVESTMENT OF CAPITAL AND SAVINGS.

The object of the Investment Department of this Institution, is to open equally secure and profitable channels of investment for the surplus capital of the affluent, and the provident savings of the industrial classes of the community. To persons desirous of placing their money out at interest, but unused to seeking securities, and inexperienced in estimating their value, this Institution offers immediate facilities, and an opportunity of realising the highest rate of interest yielded by first-class securities, in which alone the money deposited with the Association is employed.

Interest payable in January and July.

NATIONAL ASSURANCE AND INVESTMENT ASSOCIATION.

CAPITAL STOCK, £100,000.

The Capital Stock is altogether distinct and separate from the Depositors' Stock in the Investment Department of this Institution. It constitutes, with the Premium Fund, a guarantee for the engagements of the Association, and has been provided in order to render the security of the Assured complete.

IMPORTANT NOTICE TO POLICY-HOLDERS.

Policies absolutely INDISPUTABLE; and made PAYABLE TO THE HOLDER BY SPECIAL ENDORSEMENT, thus saving the expense of a transfer deed as well as legacy and probate duty.

FOR SECURING LOANS OR DEBTS.

Amongst the varied and extensive Tables of this Institution will be found one peculiarly advantageous where Policies are required for securing loans or debts. The rate of Premium by this Table will preserve the Interest of the Policy-holder from all contingencies, and allow the Life assured to proceed to, and reside in, any part of the world.

MUTUAL ASSURANCE:—

Assurances may be effected from 30l. to 10,000l. on a Single Life.
Entire profits belong to the Assured, and divided annually.
Credit for half the amount of the first five annual Premiums.
Medical men remunerated for their Reports.
Liberty to Travel, and Foreign residence, greatly extended.

COLLEGE EDUCATION.

A Novel Table has been constructed expressly for the use of this Institution, whereby a Parent, by the payment of a very small annual premium, may, in the event of death, secure to a Child, either an Annuity, payable from the age of 17 to 23, or an equivalent amount in money.

Other new and important Tables for Educational purposes, and Endowments for Children, are in course of construction, and will shortly be published.

The Tables for Reversionary and Deferred Annuities, are particularly deserving of attention, whether regarded as a means of providing for a particular individual, or as a reserve against the casualties of age, involving, as it does, the uncertainties of health and fortune.

Full information and prospectuses may be obtained, on application at the Head Offices of the Association, or to the respective Agents, throughout the United Kingdom.

PETER MORRISON, Managing Director.

Applications for Agencies may be made to the Managing Director.

FIFTH DIVISION OF PROFITS.

CLERICAL, MEDICAL, and GENERAL LIFE ASSURANCE SOCIETY.

REPORT OF THE DIRECTORS,

Read at an Extraordinary General Meeting, held at the Society's Office, on the 1st day of January, 1852.

In accordance with the Provisions of the Deed of Constitution, the Directors have called the present Meeting, for the purpose of laying before the Proprietors and the Assured the result of an Investigation of the Society's Affairs for the five years ending June 30th, 1851.

On that day the Society had been in existence 17 years; and the result of this, the fifth Investigation, affords, like each preceding one, abundant grounds of congratulation as to the past, and of hope for the future. This will be evident by a consideration of the following facts:—

The income of the Society, for the year ending June 30, 1846, was 114,300l.; that for the year ending June 30, 1851, 188,100l.: being an increase, since the last Quinquennial division, of 19,800l. per annum.

In January, 1847, the surplus divided was 184,800l.
The total assets on June 30th last, exclusive of the proprietors' paid-up capital of 50,000l. were 994,137 11 7
The total liabilities up to the same date were 833,113 4 1

Leaving a surplus of £161,213 7 6

The above surplus of 161,213l. has now to be dealt with; but in order to avoid inconvenient fractions, the Directors have resolved to recommend to this meeting to divide the sum of 160,000l.

In conformity with the provisions of the original Deed (which alone regulates the present Division), one-fifth part of the Profits is to be divided among the Proprietors, and one-half among the Assured for Life. This will apportion to the Proprietors 32,000l., and to the Assured for Life, 80,000l., leaving one-third of the total Profits, amounting to 48,000l., to be laid by as a Reserve Fund. The proprietors will thus receive a Bonus of 4l. per Share, and the Assured a sum of 131 12½l., being the equivalent in reversion to the above amount of 80,000l.

This sum of 131,12½l. will be added to the Policies, and be payable at the death of the respective parties, and will form an addition, varying with the different ages, from 9½ to 35 per cent. on the Premiums received during the last five years.

In estimating the amount of liabilities, it is important to observe that each Policy has been valued separately; that there has been no encroachment on, or anticipation of, future profits; and that a mode of valuation has been adopted, whereby a larger sum than is usual with most other offices, has been retained to meet such claims as may arise. This will appear by the following examples:—

Sums set aside as the value of a Policy for 1,000l.	By Offices valuing by the Northampton Three per Cent. Table.	By the Mode adopted by this Office.	Difference in favour of this Office at future Divisions.
	£ s. d.	£ s. d.	£ s. d.
Effected at the Age of 40, after 10 years	139 9 7	139 0 8	0 8 11
Effected at the Age of 50, after 10 years	197 17 3	213 5 0	15 8 9
Effected at the Age of 60, after 10 years	292 7 3	296 3 0	43 15 9

The Proprietors and the Assured are aware that hitherto the Profits at each Division could only be appropriated in the proportions of one-sixth to the Proprietors, and three-sixths to the Assured, while the remaining two-sixths were thrown back into the general assets of the Society, and formed an ever accumulating Reserve Fund.

The consequence has been, that the Reserve Fund, which at the Division at the end of the first

Seven years, in June	1837 was only	£3,000
Had increased in	1842	to	8,500
"	1847	to	20,300
And in June	1851	to	48,000

The continual increase of this Fund up to this time operated to the disadvantage of the Assured, and has tended materially to diminish the amount of the Bonus which would have been apportioned to them had the whole Profits been distributed at each quinquennial period. In order to obtain powers to alter the mode of Division, and for other purposes, the Directors, with the consent of the Proprietors, applied for and obtained an Act of Parliament in 1850.

By this Act the Reserve Fund is now permanently fixed at 50,000l.; and the Profits, at the next and all future Divisions, are to be distributed in the proportion of one-sixth to the Proprietors, and five-sixths among the Assured.

The effect of these changes will be to give to the Proprietors hereafter a much smaller proportion of the Profits; but, from the additional inducements held out to Assurers, the Directors venture to hope that a considerable increase of business will afford some compensation for this sacrifice.

As regards ASSURERS, whether old or new, it is clear that the present arrangement will prove highly advantageous to them. The difficulties arising from the augmentation of a continually increasing and indivisible Surplus have thus been removed; and at the Division in 1857, the Assured will participate in the proportion above stated, not only in the Profits regularly accruing from the general business, but also in the five years' interest derived from the sum of 50,000l. now laid by, together with 10,000l., being part of the Principal.

It is confidently anticipated that the interest of the said sum of 50,000l., together with 10,000l. will alone produce an amount fully equal to that portion of the Profits to which the Proprietors will be entitled; so that, upon this view, the Assured will have the benefit of the entire profits produced by the regular business.

The Society therefore presents all the advantages afforded by Proprietary Offices, and more than all those offered by Mutual Offices, since in this estimate no account is taken of the Profits which may be realised by policies issued on the Non-participating Scale;—a branch of business which Mutual offices do not usually undertake.

When the provisions of the Act came into operation on the 1st July, 1851, the Directors caused an entirely new Prospectus to be published, embodying every additional facility for Assurers which increased experience had rendered it advisable to adopt. Policies can now be effected either on a participating or a non-participating scale; the Assured have leave to reside in most parts of the world without extra charge; and claims will in future be paid at the end of thirty days after proof of death, instead of three or six months, as is the general rule.

The Directors, therefore, after a period of nearly seven years of steady and uninterrupted prosperity, are enabled confidently to invite the attention of the public to the great advantages offered to Assurers in this Society. An unusually ample sum has been retained to meet future claims. A large and permanent Reserve Fund has now reached the limit assigned by Act of Parliament. The expenses of management are small, and do not exceed 9l. per cent. on the income. And all persons conversant with the details of Life Assurance will at once perceive the favourable position of the Society.

The New Prospectus can now be obtained of any of the Society's Agents, or of

GEO. H. PINCKARD, Secretary

99, Great Russell-street, Bloomsbury, London.

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